

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

CLERK
U.S. BANKRUPTCY
COURT - WDP

IN RE: : Bankruptcy No. 22-10067-GLT
Bradley J. Kugler, :
Debtor : Chapter 13
:
Bradley J. Kugler, : Docket No.
Movant :
: Related to Docket No. 61
v. :
: Hearing Date & Time: January 11, 2023
PennyMac Loan Services, LLC, : 9:30 AM
Respondent :
:
Ronda J. Winnecour, Esquire, :
Chapter 13 Trustee, :
Additional Respondent :

ORDER

AND NOW, on this _5th Day of January __, 2023, upon consideration of the
within Motion to Approve Loan Modification Agreement, it is hereby ORDERED and DECREED as
follows:

1. The Loan Modification Agreement between the Debtor and PennyMac Loan Services, LLC is approved.
2. The terms of the modification are as follows:
 - a. The maturity date for the loan will be December 1, 2052.
 - b. The new unpaid principal balance will be One Hundred Sixty-Two Thousand Five Hundred Fifty-Three Dollars and eighty-one cents (\$162,553.81).
 - c. The monthly payment will be One Thousand Two Hundred Fifty-Nine Dollars and ninety-three cents (\$1,259.93). The monthly payment includes the principal and interest payment of Nine Hundred Twenty-Two Dollars and ninety-six cents (\$922.96). The escrow payment is in the amount of Three Hundred Thirty-Six Dollars and ninety-seven cents (\$336.97). The interest rate will be 5.500%. This payment will be in place for three hundred sixty (360) months. The first payment will be due January 1, 2023.

3. An amended Chapter 13 Plan shall be filed within thirty (30) days from the date of this Order incorporating the terms of the loan modification agreement.



Gregory J. Taddonio **drb**
Chief United States Bankruptcy Judge

ENTERED BY DEFAULT

In re:
Bradley J. Kugler
Debtor

Case No. 22-10067-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jan 05, 2023

User: auto
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2023:

Recip ID	Recipient Name and Address
db	+ Bradley J. Kugler, 164 Averyville Road, Saint Marys, PA 15857-3043

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Bradley J. Kugler thedebterasers@aol.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4